

Do not send cash. Make checks payable to: U.S. DEPARTMENT OF EDUCATION Write your account number on your check.

	PrincipalBalance	Interest
Account Number	\$6,280.78	\$468.70
Penalty Charges \$0.00	Fees & Costs	Total Balance
	\$0.00	\$6,749.48
DAVMENT	AMOUNT PAID:	

RETURN THIS PORTION WITH YOUR PAYMENT NOTE: NAME/ADDRESS/PHONE NO. CHANGES ON BACK

950940 000930 MARY PEREZ 169 BRADFORD ST FL 3 BROOKLYN NY 11207-2814 *AUTO**MIXED 5950940

SEND PAYMENT TO:

US DEPARTMENT OF EDUCATION NATIONAL PAYMENT CENTER PO BOX 790336 LOUIS, MO 63179-0336

KEEP THIS PORTION FOR YOUR RECORDS

May 13, 2019

Debt Statement

The U.S. Department of Education (Department) holds the defaulted student loan or grant overpayment debt(s) identified below for which you are responsible. The entire outstanding balance of the debt is now due. You will also be liable for the cost of collecting the debt. These charges can add substantially to the amount needed to satisfy your debt. This Debt Statement and the enclosed notice contain important information about the consequences of default and failure to repay, such as offset of your Federal and State tax refunds and Social Security benefits, and your rights with respect to your debt.

If you are currently a debtor in an active bankruptcy case, this letter is not an attempt to collect a debt from you. Please send a copy of your notice of first meeting of creditors to the address below so that we may update our records.

This Debt Statement lists the debts to which this notice applies and also lists, for informational purposes only, any other defaulted student loans and grant overpayment debts that you owe to the Department and for which you have already been sent this (or a similar) notice. The total amount that you owe for all defaulted debts held by the Department, including fees and costs, is shown on the upper portion of this notice. The amount indicated for collection costs is an estimate only, as collection costs are assessed only at the time a payment is received.

The Department will attempt to collect this debt through a number of methods, but it is possible for you to avoid collection by entering into an agreement to repay your debt. In addition, under some circumstances you may become eligible for loan rehabilitation or payoff through consolidation by paying your debt by a mutually agreeable installment plan, which would remove your loan(s) from default status and through which you may regain eligibility for additional Title IV student financial assistance.



	Case 1:22-cv-00126 Document 1-3 Filed 01/07/22 Page 2 of 3 PageID #: 67 NOTE CHANGES ONLY
	NOTE CHANGES ONLY
First Name	MI Last Name
Address	
City	Home Phone
State	Zip Work Phone Work Phone
Email	Cell Phone
	SEND PAYMENT TO:
	SEND PATMENT TO

US DEPARTMENT OF EDUCATION NATIONAL PAYMENT CENTER PO BOX 790336 ST LOUIS, MO 63179-0336

At this time, the Department intends to:

- Report the default status of your debt to national credit reporting agencies and
- Refer your debt to the U.S. Department of the Treasury for collection through Treasury offset.

The Department intends to collect this debt by Treasury offset against all payment streams that are currently authorized by law or that become authorized in the future. These payment streams may include, but are not limited to, Federal and State tax refunds, Social Security benefits, and Federal travel reimbursements.

The enclosed notice contains an explanation of your rights with respect to these collection methods and your deadlines to exercise those rights. Any in-person hearing will be held in New York.

In addition to Treasury offset and reporting of your debt's default status to credit reporting agencies, the Department may take the following collection actions if you do not establish and adhere to an approved repayment agreement on this debt:

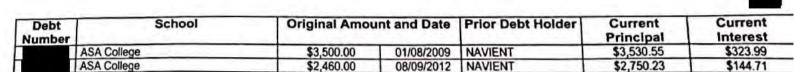
- Refer the debt to a collection agency and charge you the costs incurred by the Department in
 having that agency collect the debt. These costs are currently up to 25% of the principal and
 interest owed on the debt. The Department applies any payments you make first to these costs,
 then to the unpaid accrued interest, and then to the principal of the debt. Such collection costs
 will increase the cost of paying off the debt.
- Garnish your wages via Administrative Wage Garnishment (AWG)
- Refer your debt to the U.S. Department of Justice for litigation
- Perform computer matches with Federal agencies to determine if you are a government employee or recipient of other Federal aid for purposes of offsetting all or a percentage of those funds and to ensure, as required by law, that a debtor in default on a Federal debt does not obtain additional Federal loans or grants

Defaulted Debts Owed To U.S. Department of Education MARY PEREZ
Account Number:

May 13, 2019 Page 3 of 4

Debts Covered by this Notice

Note: balances shown on this notice are as of May 09, 2019



If you have questions about how to make a payment, how to enter into a repayment agreement, or any other information in this letter or the enclosed notice, please call or write to us at:

U.S. Department of Education Default Resolution Group P.O. Box 5609 Greenville, TX 75403-5609 1-800-621-3115 (TTY: 1-877-825-9923)

Notice to Customers Making Payments by Check

If you send us a check, it will be converted into an electronic funds transfer (EFT). This means we will copy your check and use the account information to electronically debit your account for the amount of the check. The debit from your account will usually occur within 24 hours and will be shown on your regular account statement from your financial institution. You will not receive your original check back. We will destroy your original check but will keep a copy of it. If the EFT cannot be processed for technical reasons, you authorize us to process the copy in place of your original check. If the EFT cannot be completed because of insufficient funds, we may try to make the transfer one additional time.

For more information, visit our web site: myeddebt.ed.gov

